

Information to identify the case:			
Debtor 1	Rick J Rauch		
	First Name	Middle Name	Last Name
Debtor 2	Tina M Rauch		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-70022-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rick J Rauch

Tina M Rauch

6/18/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Rick J Rauch
 Tina M Rauch
 Debtors

Case No. 15-70022-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db/jdb	+Rick J Rauch, Tina M Rauch, 629 Elm Avenue, Clearfield, PA 16830-2139
cr	+PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
13985551	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14025420	+PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
13979910	+Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2020 04:01:31 Pennsylvania Dept. of Revenue, Harrisburg, PA 17128-0946
13979905	EDI: BANKAMER.COM Jun 19 2020 07:28:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
13979907	+EDI: CITICORP.COM Jun 19 2020 07:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
13983726	EDI: DISCOVER.COM Jun 19 2020 07:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13979908	+EDI: DISCOVER.COM Jun 19 2020 07:28:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14033799	EDI: ECAST.COM Jun 19 2020 07:28:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13979909	+E-mail/Text: bankruptcynotice@fcbanking.com Jun 19 2020 04:00:55 First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
13983685	+E-mail/Text: kpenn@lenderlaw.com Jun 19 2020 04:02:44 First Commonwealth Bank, c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
13979906	EDI: JPMORGANCHASE Jun 19 2020 07:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850
14050011	EDI: PRA.COM Jun 19 2020 07:28:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13979911	+EDI: RMSC.COM Jun 19 2020 07:28:00 Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
14643723	EDI: ECAST.COM Jun 19 2020 07:28:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	PennyMac Loan Services, LLC
cr	Pennymac Loan Servicing, LLC
cr	##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2020 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	PennyMac Loan Services, LLC bkgroup@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor	Pennymac Loan Servicing, LLC pawb@fedphe.com
Kenneth P. Seitz	on behalf of Debtor Rick J Rauch	thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Tina M Rauch	thedebterasers@aol.com
Kirsten S. Penn	on behalf of Creditor	First Commonwealth Bank kpenn@lenderlaw.com
Mario J. Hanyon	on behalf of Creditor	Pennymac Loan Servicing, LLC pawb@fedphe.com

District/off: 0315-7

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Jun 18, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Thomas Song on behalf of Creditor Pennymac Loan Servicing, LLC pawb@fedphe.com

TOTAL: 9